

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Chapter 13
JOSEPH M. PANIGALL and	)	Case No. 18-24599-CMB
SHEILA A. PANIGALL)	
Debtors)	
)	
RONDA J. WINNECOUR, CHAPTER 13 TRUSTEE)	
Movant)	
vs.)	
SANTANDER BANK, N.A.	)	STIPULATION TO RESOLVE TRUSTEE'S
RESPONDENT	)	MOTION TO PRECLUDE NOTICES OF
	)	POST-PETITION MORTGAGE FEES,
	)	EXPENSES AND CHARGES

**STIPULATED ORDER RESOLVING TRUSTEE'S MOTION TO PRECLUDE NOTICES OF
POST-PETITION MORTGAGE FEES, EXPENSES AND CHARGES**

AND NOW, this 11th day of October, 2022, SANTANDER BANK, N.A., ("Santander"), by and through its attorney, Kellie Rahl-Heffner, Esquire of Gross McGinley LLP, and Trustee, Ronda J. Winnecour, ("Trustee"), agree and stipulate to resolve the Trustee's Motion to Preclude Notices of Post-Petition Mortgage Fees, Expenses and charges as follows:

1. Santander admits to the filing of the Notices of Post-Petition Mortgage Fees, Expenses and Charges as alleged in the Trustee's Motion and that attorneys fees for the filing of the Notices were charged to the Debtors loan with Santander.
2. As of the date of this Stipulation, Santander Bank has waived all attorneys fees and costs on the Debtors loan, associated with the filing of the Notices of Post-Petition Mortgage Fees, Expenses and Charges totaling \$1,282.00.
3. Santander has applied for and received limited user filing capabilities in the Western District Bankruptcy Court and all future Notices of Payment Changes will be filed directly by Santander Bank as opposed to Santander's Bankruptcy Counsel which resulted in the instant Post-Petition Mortgage Fees, Expenses and Charges being assessed to the Debtors loan.

4. Santander agrees to withdraw the Notices of Post-Petition Mortgage Fees, Expenses and Charges as outlined in the Trustee's Motion and has already given credit back to the Debtors for such charges. A true and correct copy of the loan payment history showing the credit for such charges totaling \$1,282.00 and an Affidavit of Santander Bank are attached hereto as **Exhibit "A"** and incorporated herein by reference.

5. Santander is precluded from filing any further Notices of Post-Petition Mortgage Fees, Expenses and Charges that relate directly to the filing of Notices of Payment Changes on the Debtors loan.

6. Santander agrees that it will not assess any fees or costs associated with the preparation of this Stipulation to the debtors or their loan.

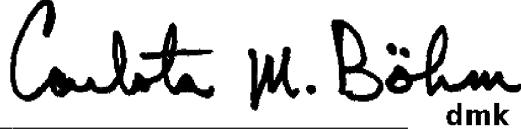
7. **The Parties having agreed that this Stipulated Order resolves all matters related to the Trustee's Motion and the hearing scheduled on this matter for October 13, 2022 is hereby cancelled.**

Gross McGinley, LLP

/s/ Kellie Rahl Heffner, Esq.
Kellie Rahl-Heffner, Esquire
Attorney for Santander Bank
Attorney ID No. 200962

/s/ Jame Warmbrodt, Esq.
Ronda J. Winnecour – Chapter 13 Trustee
By: James Warmbrodt, Esquire
Attorney ID No. 42524

ORDERED AND APPROVED BY THE COURT:



Carlota M. Bohm
dmk

Chief Judge: Carlota M. Bohm

FILED
10/11/22 2:22 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

EXHIBIT “A”

Mail Code: 10-421-CN2
P.O. Box 12646
Reading, PA 19612
Customer Service: 1-877-768-2265
www.SantanderBank.com

STATEMENT OF ACCOUNT

Account Number: **09-23-2022**
Statement Date: **08-24-2022**
Statement Period From: **09-23-2022**
Statement Period Through: **31**
Days in Statement Period: **31**
Current Balance: **\$51,892.51**
Credit Line Amount: **\$0.00**
Available Credit: **\$0.00**

Minimum Payment: **\$25,931.00**
Payment Due Date: **10-20-2022**

778-0-5400 000003BFXALLZ 1/2 BIN:0 0-3111
JOSEPH PANIGALL
SHEILA A PANIGALL
518 SALISBURY DR
GREENSBURG PA 15601-6039



Important Message

Starting April 26, 2021, the payment mailing address in your initial account agreement is no longer valid. As of April 26, 2021, all payments must be mailed to: P.O. Box 847051, Boston, MA 02284-7051

The new mailing address does not affect automatic payments from a Santander account and your statements and return envelopes will show the new address. Please take note of the new address and update your records.

Member FDIC.

ACCOUNT BILLING SUMMARY

Principal Due	\$1,119.64
INTEREST CHARGE Due	\$237.99
Past Due Amount	\$24,288.37
Late Charges Due	\$0.00
Fees Due	\$285.00
Payment Shortage	\$0.00
Total Minimum Payment Due	\$25,931.00

ACCOUNT BALANCE SUMMARY

Beginning Balance	\$53,658.48
Advances	\$0.00
Payment Received	\$2,056.46
Insurance Premium	\$0.00
INTEREST CHARGE	\$237.99
Late Charges	\$0.00
Fees	\$52.50
Adjustments	\$0.00
Ending Balance	\$51,892.51
Unapplied Credit Balance	\$0.00

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	08-24-2022	Periodic INTEREST CHARGE	\$237.99
Periodic Rate Through	09-23-2022	ANNUAL PERCENTAGE RATE	5.5000
Payment Amount	\$1,357.63		
Daily Periodic Rate *	0.0001506849		
Balance Subject to Interest Rate	\$50,947.25	Ending Principal	\$50,648.48

* The daily periodic rate may vary.

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	08-24-2022	BEGINNING PRINCIPAL		\$51,135.95
09-09-2022	09-09-2022	PAYMENT RECEIVED - THANK YOU	\$52.50	\$51,135.95
		FORECLOSURE ATTORNEY COST	\$52.50	
09-14-2022	09-12-2022	PAYMENT RECEIVED - THANK YOU	\$487.47	\$50,648.48
		TO PRINCIPAL	\$487.47	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$112.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$112.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$81.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$81.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$126.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$126.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$90.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$90.00	

Please return this portion with your check.



Account Number	Due Date	Payment Due	Amount Enclosed
	10-20-2022	\$25,931.00	

JOSEPH PANIGALL
SHEILA A PANIGALL
518 SALISBURY DR
GREENSBURG PA 15601-6039

Make Check Payable To:

Santander Bank, N.A.
P.O. Box 847051
Boston, MA 02284-7051

Mail Code: 10-421-CN2
P.O. Box 12646
Reading, PA 19612
Customer Service: 1-877-768-2265
www.SantanderBank.com

778-0 5400 000003BFXALLZ 2/2 BIN:0 0-3113
JOSEPH PANIGALL

STATEMENT OF ACCOUNT

Account Number:
Statement Date: 09-23-2022
Statement Period From: 08-24-2022
Statement Period Through: 09-23-2022
Days in Statement Period: 31
Current Balance: \$51,892.51
Credit Line Amount: \$0.00
Available Credit: \$0.00

Minimum Payment:	\$25,931.00
Payment Due Date:	10-20-2022

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT CONT.

Posting Date	Effective Date	Activity Description	Amount	Balance
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$54.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$54.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$63.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$63.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$99.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$99.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$54.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$54.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$54.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$54.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$54.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$54.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$63.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$63.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$108.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$108.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$99.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$99.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$45.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$45.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$63.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$63.00	
09-15-2022	09-15-2022	PAYMENT RECEIVED - THANK YOU	\$117.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$117.00	
09-21-2022	09-21-2022	PAYMENT RECEIVED - THANK YOU	\$117.49	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$117.49	
09-21-2022	09-21-2022	PAYMENT RECEIVED - THANK YOU	\$117.00	\$50,648.48
		BANKRUPTCY ATTORNEY COST	\$117.00	
09-23-2022		ENDING PRINCIPAL		\$50,648.48

***** FEES *****
08-24-2022 08-24-2022 FORECLOSURE ATTORNEY COST \$52.50
TOTAL FEES THIS PERIOD \$52.50

***** INTEREST CHARGED *****
TOTAL INTEREST THIS PERIOD \$237.99

***** 2022 TOTAL YEAR-TO-DATE *****
TOTAL FEES CHARGED \$349.50
TOTAL INTEREST CHARGED \$1,600.19

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Chapter 13
JOSEPH M. PANIGALL and	)	Case No. 18-24599-CMB
SHEILA A. PANIGALL)	
Debtors)	
)	
RONDA J. WINNECOUR, CHAPTER 13 TRUSTEE)	
Movant)	
vs.)	
)	
SANTANDER BANK, N.A.	)	MOTION TO PRECLUDE NOTICES
Respondent	)	OF POST-PETITION MORTGAGE
	)	FEES, EXPENSES AND CHARGES

AFFIDAVIT OF SANTANDER BANK IN SUPPORT OF TRUSTEE'S MOTION TO
PRECLUDE NOTICES OF POST-PETITION MORTGAGE FEES, EXPENSES AND CHARGES

I, LYNN A GRIMM, Bankruptcy, Card & Collections Analyst II at Santander Bank, N.A., under oath, depose and state that the following information is true and correct to the best of my knowledge and belief and that state I am authorized to sign this Affidavit on behalf of Santander Bank, N.A.

1. I am a Bankruptcy, Card & Collections Analyst II at Santander Bank ("Santander") and am fully familiar with the files and records of Santander relating to the loan/account of the Debtor, Sheila A. Panigall ("Debtor"), and the Mortgage secured by her residence at 518 Salisbury Drive, Greensburg, PA 15601.

2. Santander has waived post-petition mortgage fees totaling \$1,282.00 on the Debtor's loan which specifically relate to the filing of Notices of Payment Changes in the Debtor's Bankruptcy Case as detailed on the Debtor's monthly loan statement which is attached as Exhibit A to the Stipulation resolving this Motion.

3. Santander has also noted on the Debtor's loan that no post-petition mortgage fees relating to the filing of any future Notice of Payment Changes will be charged on the Debtor's loan during the pendency of the within Bankruptcy proceeding or for the remainder of the term of the Debtor's loan with Santander.

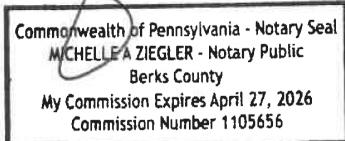
Date: 10/11/2022
By: Lynn A. Grimm
LYNN A GRIMM
Bankruptcy, Card & Collections Analyst II

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF Berks)
:ss

Subscribed and sworn to before me, the undersigned Notary Public, on the 11 day of
October, 2022.

Michelle A. Ziegler

Notary Public



In re:
Joseph M. Panigall
Sheila A. Panigall
Debtors

Case No. 18-24599-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 11, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2022:

Recip ID **Recipient Name and Address**
db/jdb + Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2022 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bnicholas@kmillawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krahl-heffner@grossmcginley.com, jkacsur@grossmcginley.com

District/off: 0315-2

User: auto

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Date Rcvd: Oct 11, 2022

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Total Noticed: 1

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter E. Meltzer

on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8